

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2005      Through      5/31/2005

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	96	162	148	82	88	576
Number of Groups Added	498	949	1,130	338	747	3,662
200 and Less	418	832	1,010	288	662	3,210
201-500	35	57	65	26	47	230
501-1,000	28	26	27	13	22	116
1,001-1,500	5	11	9	5	5	35
1,501-2,000	4	4	7	2	2	19
2,001-2,999	5	6	5	3	4	23
3,000 and over	3	13	7	1	5	29
Potential New Members	99,362	217,229	569,835	48,452	117,482	1,052,360
Average Size of Groups Added	200	229	504	143	157	287
Applications Denied	0	10	1	1	2	14
Deferrals*	29	35	34	7	19	124
Groups Denied of 3,000 and over	0	1	0	0	1	2
Groups Deferred of 3,000 and over	10	2	5	1	2	20
Largest Approved	16,500	25,923	367,472	3,800	25,000	

\*This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

**ASSET SIZE DISTRIBUTION  
OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS \*\***

<b>Assets of FCUs</b>	<b>Number of CUs</b>	<b>Number of Groups</b>	<b>Percent of Groups</b>	<b>Potential Members</b>	<b>Percent of Members</b>
<b>Under \$2 million</b>					
Region I	3	3	1%	2,752	3%
Region II	2	2	0%	11	0%
Region III	0	0	0%	0	0%
Region IV	3	8	2%	528	1%
Region V	2	3	0%	34	0%
<b>Total under \$2 million</b>	<b>10</b>	<b>16</b>	<b>0%</b>	<b>3,325</b>	<b>0%</b>
<b>\$2-10 million</b>					
Region I	7	13	3%	960	1%
Region II	21	35	4%	2,563	1%
Region III	14	21	2%	4,167	1%
Region IV	14	18	5%	931	2%
Region V	7	12	2%	1,772	2%
<b>Total \$2-10 million</b>	<b>63</b>	<b>99</b>	<b>3%</b>	<b>10,393</b>	<b>1%</b>
<b>\$10-20 million</b>					
Region I	17	25	5%	2,538	3%
Region II	17	32	3%	3,186	1%
Region III	16	46	4%	30,287	5%
Region IV	10	33	10%	2,755	6%
Region V	4	5	1%	120	0%
<b>Total \$10-20 million</b>	<b>64</b>	<b>141</b>	<b>4%</b>	<b>38,886</b>	<b>4%</b>
<b>\$20-50 million</b>					
Region I	26	63	13%	14,248	14%
Region II	32	83	9%	14,794	7%
Region III	30	75	7%	26,877	5%
Region IV	14	36	11%	5,117	11%
Region V	19	48	6%	30,178	26%
<b>Total \$20-50 million</b>	<b>121</b>	<b>305</b>	<b>8%</b>	<b>91,214</b>	<b>9%</b>
<b>\$50-75 million</b>					
Region I	5	14	3%	4,532	5%
Region II	19	90	9%	20,256	9%
Region III	13	33	3%	2,741	0%
Region IV	8	31	9%	2,047	4%
Region V	9	20	3%	16,494	14%
<b>Total \$50-75 million</b>	<b>54</b>	<b>188</b>	<b>5%</b>	<b>46,070</b>	<b>4%</b>
<b>Over \$75 million</b>					
Region I	39	379	76%	73,782	74%
Region II	72	706	74%	176,404	81%
Region III	75	955	85%	505,763	89%
Region IV	34	212	63%	37,074	77%
Region V	47	659	88%	68,884	59%
<b>Total Over \$75 million</b>	<b>267</b>	<b>2,911</b>	<b>80%</b>	<b>861,907</b>	<b>82%</b>
<b>GRAND TOTALS</b>	<b>579</b>	<b>3,660</b>	<b>100%</b>	<b>1,051,795</b>	<b>100%</b>

\*\* The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION I**

From 1/1/2005 through 5/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	96
Number of SEGs Added to FCU Charters	498
Total Number of Potential New Members	99,362
Number of Denials	0
Number of Deferrals (Request Incomplete)	29
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	3
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	5
Number Denied	0
Total Potential Members of Largest SEG Added	16,500
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	418
201-500 Members	35
501-1,000 Members	28
1,001 - 1,500 Members	5
1,501 - 2,000 Members	4
2,001 - 2,999 Members	5
3,000 and Over Members	3

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION II**

From 1/1/2005 through 5/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	162
Number of SEGs Added to FCU Charters	949
Total Number of Potential New Members	217,229
Number of Denials	10
Number of Deferrals (Request Incomplete)	35
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	13
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	6
Number Denied	0
Total Potential Members of Largest SEG Added	25,923
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	832
201-500 Members	57
501-1,000 Members	26
1,001 - 1,500 Members	11
1,501 - 2,000 Members	4
2,001 - 2,999 Members	6
3,000 and Over Members	13

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION III**

From 1/1/2005 through 5/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	148
Number of SEGs Added to FCU Charters	1,130
Total Number of Potential New Members	569,835
Number of Denials	1
Number of Deferrals (Request Incomplete)	34
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	7
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	5
Number Denied	0
Total Potential Members of Largest SEG Added	367,472
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,010
201-500 Members	65
501-1,000 Members	27
1,001 - 1,500 Members	9
1,501 - 2,000 Members	7
2,001 - 2,999 Members	5
3,000 and Over Members	7

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION IV**

From 1/1/2005 through 5/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	82
Number of SEGs Added to FCU Charters	338
Total Number of Potential New Members	48,452
Number of Denials	1
Number of Deferrals (Request Incomplete)	7
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	1
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	3
Number Denied	0
Total Potential Members of Largest SEG Added	3,800
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	288
201-500 Members	26
501-1,000 Members	13
1,001 - 1,500 Members	5
1,501 - 2,000 Members	2
2,001 - 2,999 Members	3
3,000 and Over Members	1

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION V**

From 1/1/2005 through 5/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	88
Number of SEGs Added to FCU Charters	747
Total Number of Potential New Members	117,482
Number of Denials	2
Number of Deferrals (Request Incomplete)	19
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	4
Number Denied	0
Total Potential Members of Largest SEG Added	25,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	662
201-500 Members	47
501-1,000 Members	22
1,001 - 1,500 Members	5
1,501 - 2,000 Members	2
2,001 - 2,999 Members	4
3,000 and Over Members	5

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